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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7	
	Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Calvin First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's	Middle name Swain	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX0836	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Calvin First Name	Swain Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification	I have not used any business names or EINs.	I have not used any business names or EINs.
Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	2642 C. Choto	If Debtor 2 lives at a different address:
	3643 S. State Number Street	Number Street
	Chicago Illinois 60609	
	City State Zip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
 Why you are choosing this district 	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Calvin		Swain	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	ut Your Bankruptcy C	ase		
 The chapter of the Bankruptcy Code you are choosing to file under 		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cree I need to pay the findividuals to Pay I request that my finding may, but is not the official poverty you choose this open.	how you may pay. Typically, if you money order. If your attorney is a dit card or check with a pre-printer fee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and line that applies to your family significant or the state of the state	ou are paying the submitting your ed address. e this option, sig Official Form 103 this option only and may do so only ize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a bline 12. at <i>Initial Statement About an Eviction</i> ankruptcy petition.		of You (Form 101A) and file it with

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Debtor 1 Calvin Swain Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Calvin Swain Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Calvin Swain Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Calvin Swain Signature of Debtor 1 Signature of Debtor 2 Executed on __8/20/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Calvin		Swain	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	ave informed the debtor(s) about d States Code, and have explained the ilso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an			• •	ules filed with the petition is incorrect.
attorney, you do not	•	, ,		'
need to file this page.	/s/ Elizabeth Placek		Date	8/20/2018
	Signature of Attorney for	or Debtor		M / DD / YYYY
	,			
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	28ti1 F1001			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			-	
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Calvin		Swain
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,400.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,400.00
art 2: Summarize Your Liabilities	
	Va liakilikiaa
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	**
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$15,418.00
Your total liabilities	\$15,418.00
Tour total habilities	
art 3: Summarize Your Income and Expenses	
•	
. Schedule I: Your Income (Official Form 106I)	\$778.00
Copy your combined monthly income from line 12 of Schedule I	
Schedule J: Your Expenses (Official Form 106J)	¢629.00
Copy your monthly expenses from line 22, Column A, of Schedule J	\$628.00

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Deb	tor 1 Ca			Swain	Case number (if known)	
	-	rst Name	Middle Name	Last Name		
Part	4: Ar	nswer These Question	ns for Administrativ	ve and Statistical Reco	ords	
6. A	re you f	filing for bankruptcy und	er Chapters 7, 11, or	13?		
Г	■ No.	You have nothing to repor	t on this part of the for	m. Check this box and sub	mit this form to the court with your other sch	edules.
_ L			•		,	
Ľ	✓ Yes.					
7. W	/hat kin	nd of debt do you have?				
Ī.					by an individual primarily for a personal,	
	- tami	ly, or household purpose.	11 U.S.C. § 101(8). Fi	Il out lines 8-10 for statistica	al purposes. 28 U.S.C. § 159.	
		r debts are not primarily form to the court with you		u have nothing to report on	this part of the form. Check this box and sul	omit
		ne Statement of Your Cui 22A-1 Line 11; OR, Form		: Copy your total current m m 122C-1 Line 14.	onthly income from Official	\$135.00
					,_	
9.	Сору т	ne following special cat	egories of claims from	n Part 4, line 6 of Schedu	le E/F:	
	From F	Part 4 on Schedule E/F,	copy the following:		Total claim	
	9a. Do	mestic support obligations	s (Copy line 6a.)		\$0.00	
			, , ,		\$0.00	
	9b. Tax	xes and certain other debts	s you owe the governm	rent. (Copy line 6b.)		
	9c. Cla	ims for death or personal i	njury while you were in	toxicated. (Copy line 6c.)	\$0.00 ——————————————————————————————————	
	9d. Stu	udent loans. (Copy line 6f.)	1		\$0.00	
	9e. Ob	ligations arising out of a se	eparation agreement or	divorce that you did not rep	port as \$0.00	
	priority	claims. (Copy line 6g.)				
	9f. Deb	ots to pension or profit-sha	aring plans, and other s	similar debts. (Copy line 6h.)	\$0.00	
			5. ,	, , , , , , ,		

\$0.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your ca	ase:						
Debtor 1		Calvin			Swain				
Debtor 2		First Name	Middle N	ame	Last Name				
(Spouse, if fi	ling)	First Name	Middle N	ame	Last Name	<u> </u>			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois				
Case num	ber				(State)				
Officia	al Fo	orm 106A/B							Check if this is an amended filing
Sche	dul	e A/B: Prope	rty						12/1
category v responsible write your Part 1:	where le for name	you think it fits best. E supplying correct inform e and case number (if k cribe Each Residenc	Be as complete a mation. If more s nown). Answer e ee, Building, Lar	nd ace pace very o	r Other Real Estate You O	ried pe sheet to wn or	ople of this	are filing together, both a form. On the top of any a e an Interest In	are equally
1. Do you		or have any legal or eq So to Part 2	quitable interest i	n any	residence, building, land, or	similar	prope	erty?	
		Where is the property?							
1.1	Stree	t address, if available, or o	other description		at is the property? Check all tha Single-family home Duplex or multi-unit building	at apply.		the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> iims Secured by Property.
				Ħ	Condominium or cooperative Manufactured or mobile home			Current value of the entire property?	Current value of the portion you own?
	Num	ber Street		Ħ	Land				
				ш	Investment property Timeshare			Describe the nature of interest (such as fee set the entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who	Other has an interest in the proper	 ty? Che	eck		ommunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only			_	
				ш	At least one of the debtors and a	nother			
					er information you wish to add perty identification number:	d about	this	item, such as local	
If you	own (or have more than one, lis	st here:			ot annly		Do not doduct accured	claims or exemptions. Put
1.2	Stree	t address, if available, or o	other description		nt is the property? Check all that Single-family home Duplex or multi-unit building	α αρριγ.		the amount of any secu	ried claims on Schedule D: nims Secured by Property.
					Condominium or cooperative Manufactured or mobile home			entire property?	portion you own?
	Num	ber Street		Ħ	Land Investment property Timeshare			Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	State	Zip Code		Other	_			e estate), ii kilowii.
				one		ty? Che	eck	Check if this is co (see instructions)	ommunity property
				=	Debtor 1 only				
				ш	Debtor 2 only Debtor 1 and Debtor 2 only				
				ш	At least one of the debtors and a	nother			
					er information you wish to add perty identification number:	d about	this	item, such as local	

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Debtor 1	Calvin	Swain	Case numb	er (if known)	
	First Name M	ddle Name Last Nam	ie		
1.3 <u>Stree</u>	et address, if available, or other des	Single-family hor	nit building cooperative	the amount of any secu	claims or exemptions. Put ired claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nur City	nber Street State Zip C	Investment prope	erty	Describe the nature or interest (such as fee sthe entireties, or a life	simple, tenancy by
		Debtor 1 only Debtor 2 only Debtor 1 and Del At least one of th	e debtors and another ou wish to add about this item	(see instructions)	mmunity property
	the dollar value of the portion you we attached for Part 1. Write tha	u own for all of your entries f		es for pages	
Do you ow you own t		e a vehicle, also report it on Sch		-	
3.1	Make Model: Year:	Who has an int one.	erest in the property? Check	the amount of any seco	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	At least one	d Debtor 2 only of the debtors and another is is community property (see	Current value of the entire property?	Current value of the portion you own?
3.2	Make Model: Year: Approximate mileage:	one Debtor 1 on Debtor 2 on	ly	the amount of any seco	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	Other information:	At least one	d Debtor 2 only of the debtors and another is is community property (see	entire property:	portion you own:

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	Calvin	Swain	Case number ((if known)	
	First Name	Middle Name Last Name			
3.3	Make Model: Year: Approximate mileage: Other information:	Who has an interest i one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D</i> <i>ims Secured by Property.</i> Current value of the portion you own?
			debtors and another pmmunity property (see		
3.4	Make Model: Year: Approximate mileage:	one. Debtor 1 only		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D</i> rims Secured by Property.
	Other information:	Debtor 2 only Debtor 1 and Debtor		Current value of the entire property?	Current value of the portion you own?
			debtors and another		
		instructions) ATVs and other recreational vehicles,	·		
	nples: Boats, trailers, motors, per No Yes Make	instructions) ATVs and other recreational vehicles, sonal watercraft, fishing vessels, snowmo Who has an interest i	other vehicles, and access biles, motorcycle accessories in the property? Check	Do not deduct secured	claims or exemptions. Pu
Exar	nples: Boats, trailers, motors, per No Yes	instructions) ATVs and other recreational vehicles, sonal watercraft, fishing vessels, snowmo	other vehicles, and access obiles, motorcycle accessories in the property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Dims Secured by Property.
Exar	nples: Boats, trailers, motors, per No Yes Make Model: Year:	who has an interest i one. Debtor 1 only Debtor 2 only At least one of the	other vehicles, and accessories obiles, motorcycle accessories in the property? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule D</i>
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Make Model: Year:	who has an interest i one. Debtor 1 only Debtor 2 only Debtor 1 and D	other vehicles, and accessories obiles, motorcycle accessories in the property? Check or 2 only debtors and another community property (see in the property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Lims Secured by Property. Current value of the
4.1	Make Model: Other information: Make Model: Make Model: Make Model:	who has an interest i one. Check if this is coinstructions) Who has an interest i one. Debtor 1 and Debtor At least one of the instructions) Who has an interest i one. Debtor 2 only Debtor 1 and Debtor Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 an interest i one. Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only	other vehicles, and access biles, motorcycle accessories in the property? Check or 2 only debtors and another ommunity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Limbs.

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Debtor 1 Calvin Swain Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bed, Used furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV, Cellphone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... Old Coins \$200.00 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothes \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, aold, silver No Yes. Describe... Watch, rings, bracelets, costume iewelry \$200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1400.00 for Part 3. Write that number here

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Debtor 1 Calvin Swain Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Dep.	tor 1 Calvin	Middle Nove	Swain	Case number (if known)	
20.	Negotiable instruments i	Middle Name orate bonds and other negotiab nclude personal checks, cashiers'	checks, promissory note	es, and money orders.	
	_	ents are those you cannot transfer	to someone by signing	or delivering them.	
	Yes. Give specific information about them	Issuer name:			
21.			thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			·
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:	-		
		Telephone:	-		
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			
		-			

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Debt	or 1 Galvin	B.A.	ddla Nassa	Swain	Case number (if known)	
24.		nn education IRA, in an		Last Name ualified ABLE program, or	under a qualified state tuition program.	
	—	530(b)(1), 529A(b), and (529(b)(1).			
	✓ No Yes	Institution name and de	escription. Separa	ately file the records of any in	terests.11 U.S.C. § 521(c):	
					_	
		-				
25.		able or future interests or your benefit	in property (oth	her than anything listed in	line 1), and rights or powers	
	✓ No Yes. Desc	cribe				
26.				d other intellectual proper from royalties and licensing		
	✓ No					
	Yes. Desc	cribe				
27.	Licenses, fra	nchises, and other gen	eral intangibles			
		-	_		uor licenses, professional licenses	
	✓ No Yes. Desc	cribe				
Mon	ey or prope	rty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or prope					portion you own?
	Tax refunds o	wed to you			Federal	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information It them, including whethe	er		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information	ər		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	wed to you specific information It them, including whethe already filed the returns the tax years			State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and	wed to you specific information It them, including whethe already filed the returns the tax years		port, child support, maintena	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	wed to you specific information It them, including whethe already filed the returns the tax years		port, child support, maintena	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	wed to you specific information It them, including whethe already filed the returns the tax years		port, child support, maintena	State: Local: nce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	wed to you specific information It them, including whethe already filed the returns the tax years		port, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds or No Yes. Give about your and the support of the sup	wed to you specific information It them, including whethe already filed the returns the tax years		port, child support, maintena	State: Local: nce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give about your and	wed to you specific information It them, including whether already filed the returns the tax years rt t due or lump sum alimon specific information		port, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	wed to you specific information It them, including whether already filed the returns the tax years rt It due or lump sum alimon specific information	ny, spousal supp	, disability benefits, sick pay,	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimon specific information	ny, spousal supp	, disability benefits, sick pay,	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	specific information It them, including whether already filed the returns the tax years It due or lump sum alimon specific information Its someone owes you haid wages, disability insue haid Security benefits; unpart	ny, spousal supp	, disability benefits, sick pay,	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ¹	tor 1 Calvin		Swain	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabili		th savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis	nce company	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary property because someon	of a living trust, expect p		y, or are currently entitled to receive	
	✓ No Yes. Describe				
33.			ou have filed a lawsuit or made ance claims, or rights to sue	a demand for payment	
34.	Other contingent and u	nliquidated claims of e	every nature, including counterc	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	u did not already list			
	Yes. Describe				
36.		•	Part 4, including any entries fo	. • .	
Part	5: Describe Any Bus	siness-Related Prop	perty You Own or Have an Ir	nterest In. List any real estate in Par	t 1.
37.	Do you own or have any	legal or equitable into	erest in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you alre	ady earned		n exemptions
	Ves. Describe				
39.	Office equipment, furnis Examples: Business-relate		modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	tronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Calvin	Swain	Case number (if known)	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	ipment, supplies you use in business, and tool	s of your trade	
	✓ No			
	Yes. Describe			
	_			
41.	Inventory			
	✓ No			
	Yes. Describe			
	L Test Describe			
42.	Interests in partnership	s or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
				_
12	Cuetomor liete, mailing li	ets or other compilations		
43.	Customer lists, maining in	sts, or other compilations		
	✓ No			
	Yes. Do your lists incl	ude personally identifiable information (as defined	n 11 U.S.C. § 101(41A))?	
	— No			
	□ No	_		
	Yes. Describ	e		
44	Any husiness-related nr	operty you did not already list		
	_	oporty you are not amount not		
	✓ No			<u> </u>
	Yes. Give specific			
	information			
				
		·		<u> </u>
45 A	dd the dollar value of all	of your entries from Part 5, including any entri	es for names you have attached	
<u> </u>				
Part	6: Describe Any Far	m- and Commercial Fishing-Related Pro	perty You Own or Have an Interest In.	
	If you own or have an in	terest in farmland, list it in Part 1.		
46.	Do you own or have any	legal or equitable interest in any farm- or com	nmercial fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	163. do to iii16 47.			Do not deduct secured claims or exemptions
47	Farm animals			
''.	Examples: Livestock, pou	ltry, farm-raised fish		
	No Describe		1	
	Yes. Describe			

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Debt	or 1 Calvin	Middle Nove	Swain	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing of	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixtu	ires, and tools of trade		
	✓ No				
	Yes. Describe				
	_				
		in the second second			
50.	rarm and lishing suppi	ies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	 cial fishing-related property you di	d not already list		
		, , , , , , , , , , , , , , , , , , ,	,		
	No No				
	Yes. Describe				
4		latina sa di sata da Bada da la di			
		l of your entries from Part 6, includi			
•				L	
Part 1	Describe All Pro	perty You Own or Have an Inte	rest in That You Did N	ot List Above	
53.	Do you have other prop	perty of any kind you did not already	/ list?		
	Examples: Season tickets	s, country club membership			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write t	hat number here		>
		-			
Part 8	List the Totals of	Each Part of this Form			
55 E	Part 1: Total roal actato	, line 2		•	
00. 1	art 1. Total Total Coluct	,			
56. p	art 2 total vehicles, lin	e 5			
57. P	art 3: Total personal an	d household items, line 15	\$1400.00		
50 D	art 4: Total financial as	sats line 36	φ1400.00		
30. F	art 4. Total illialicial as	sets, fine 30			
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prope	erty not listed, line 54			
62. 1	otal personal property.	Add lines 56 through 61.	\$1400.00		+ \$1400.00
			41100.00	Copy personal property total ▶	1 41100.00
					¢1400.00
63 T	otal of all property on S	chedule A/B. Add line 55 + line 62			\$1400.00
JJ. 1	J p. oporty on o				1

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		Docu	ment Page 20 o	of 71	
Fill in th	his information to identify your case:				
Debtor	1 Calvin		Swain		
Dalatan	First Name	Middle Name	Last Name		
Debtor (Spouse,		Middle Name	Last Name		
United	States Bankruptcy Court for the: North	thern D	strict of Illinois		
Case n	umber	_	(State)		
(If known				•	—
Offic	cial Form 106C				Check if this is a amended filing
Sche	edule C: The Propert	y You Claim a	s Exempt		04/1
For eastate asthe amtax-exunder your ex	ch item of property you claim a specific dollar amount as exent and the specific dollar amount as exent and the specific dollar amount as exent and the second that I imits the exemption exemption would be limited to the set of exemptions are you claim You are claiming state and federal You are claiming federal exemption any property you list on Schedule	sase number (if known as exempt, you must sonpt. Alternatively, you y limit. Some exempt e unlimited in dollar atto a particular dollar e applicable statutor im as Exempt ning? Check one only, eval nonbankruptcy exemptons. 11 U.S.C. § 522(b)(2)	specify the amount of the may claim the full fair tions—such as those for amount. However, if you amount and the value of amount. If your spouse is filing with otions. 11 U.S.C. § 522(b)(32)	e exemption you market value of health aids, righ claim an exemp of the property is	a claim. One way of doing so is to the property being exempted up to nts to receive certain benefits, and ption of 100% of fair market value a determined to exceed that amount
lir	rief description of the property and ne on Schedule A/B that lists this roperty	Current value of the portion you own	Amount of the exemption Check only one box for each		Specific laws that allow exemption
		Copy the value from Schedule A/B			
Br	rief				735 ILCS 5/12-1001(b)
de	escription:	\$500.00	\$500	0.00	
	Bed, Used furniture ne from chedule A/B: 06		100% of fair market vapplicable statutory	alue, up to any	_
Br	rief	***			735 ILCS 5/12-1001(b)
de	escription: TV, Cellphone	\$300.00	\$300	0.00	_
	ne from chedule A/B: 07		100% of fair market applicable statutory		
	re you claiming a homestead exemp Subject to adjustment on 4/01/19 and e			e of adjustment.)	

☐ No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Calvin Swain Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$200.00 description: \checkmark \$200.00 **Old Coins** 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 80 Brief 735 ILCS 5/12-1001(a) \$200.00 description: **✓** \$200.00 **Used clothes** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) description: \$200.00 **✓** \$200.00 Watch, rings, bracelets, 100% of fair market value, up to any costume jewelry applicable statutory limit Line from

Schedule A/B:

12

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			· ·			
Fill in this inf	ormation to identify your o	ase:				
Debtor 1	Calvin		Swain			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case numbe (If known)	r					
				<u></u>	_	Ob :
Official	Form 106D				Ш	Check if this is an amended filing
Sched	ule D: Credit	tors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space i	-		le are filing together, both are equ mber the entries, and attach it to	•		
1. Do any	creditors have claims	secured by your prope	rty?			
✓ No	. Check this box and sub	mit this form to the court	with your other schedules. You have	ve nothing else to rep	ort on this form.	
Ye	s. Fill in all of the informati	on below.				
Part 1: Lis	at All Secured Claims					
for each		editor has a particular claim	ured claim, list the creditor separately, list the other creditors in Part 2. As ng to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill i	n this inforr	nation to identify your c	ase:					
Deb	tor 1	Calvin		Swain				
	_	First Name	Middle Name	Last Name				
	tor 2	<u></u>						
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number own)							
Off	icial Fo	orm 106E/F				Che	eck if this is an	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Unse	cured Claims			12/15
Form clain the e know	106A/B) ans that are entries in the that are entries in the entrie	and on Sc <i>hedule G: Exe</i> listed in <i>Schedule D: C</i> ne boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	expired Leases (Officia s Secured by Property.	n. Also list executory contracts I Form 106G). Do not include a If more space is needed, copy a top of any additional pages, v	ny credito the Part ye	rs with partia ou need, fill i	ally secured t out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	tify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amour ding to the creditor's nar particular claim, list the c		both priority	y and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount

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Debt	or 1 Calvin	Swain	Case number (if known)	
	First Name Middle Nar	ne Last Nam	е	
Part	2: List All of Your NONPRIORITY Uns	secured Claims		
ļ	Do any creditors have nonpriority unsecure No. You have nothing to report in this p Yes.	•	he court with your other schedules.	
l I	unsecured claim, list the creditor separately for	each claim. For each claim	der of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill out	ncluded in Part 1.
				Total claim
4.1	City of Chicago - Parking and red Light Ticke Nonpriority Creditor's Name Department of Revenue - PO Box 88292 Number Street	ts	When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$15,418.00
	Chicago Illinois City State Who incurred the debt? Check one.	60680 Zip Code	Unliquidated Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a comm	unity debt	Other. Specify Parking tickets	
	Is the claim subject to offset?			
	✓ No			
	Yes			

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Debtor	1 Calvin First Name		Middle Name	Swain Last Name	Case nu	umber (if known)
Part 3:	List Others	to Be Notified A	bout a Debt That Y	ou Already Listed		
co cr	ollection agency ollection agency editors here. If	y is trying to colle y here. Similarly, if you do not have a	ct from you for a debt f you have more than	you owe to someone one creditor for any of	else, list the or the debts that	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
_	ARRIS & HARRIS ame	SLID		On which entry in	Part 1 or Part	2 did you list the original creditor?
_	11 W JACKSON umber Street			Line 4.1	of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
_	HICAGO ity	Illinois State	60604 Zip Code	Last 4 digits of ac	count number	

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Debtor 1 Calvin Swain Case number (if known)
First Name Middle Name Last Name

I II St INd	THE WINDOWS LESS INGINE			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purposes
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$15,418.00	
	6i Total Add lines 6f through 6i	6i	\$15,418.00	

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Debtor 1	Calvin		Swain	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number				
(If known)				

П	Check if this is an
	amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Chicago Housin Name	g Authority		Residential Lease, Debtor is Lessee,
	60 E Van Buren	St #12		Month to month lease
	Number	Street		
	Chicago	Illinois	60605	
	City	State	Zip Code	

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			DC	σαιτιστι ταξ	JC 20 0	171
Fill in t	his infor	mation to identify your c	ase:			
Debtor	1	Calvin First Name	Middle Name	Swain Last Name		
Debtor (Spouse,		First Name	Middle Name	Last Name		
United	States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case n				(State)		
<u> </u>	-					Check if this is an amended filing
Offic	cial	Form 106H				
Sch	edul	e H: Your Cod	lebtors			12/15
1. Do	. Answer you ha No Yes	er every question.	u are filing a joint case, do	not list either spouse a	s a codebto	Additional Pages, write your name and case number (if or.) or.) unity property states and territories include Arizona, California,
Ida	No. Yes.	Go to line 3.	ico, Puerto Rico, Texas, W r spouse, or legal equiva		,	
		Yes. In which communit	y state or territory did you	u live?	Fill in	n the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip (Code	
		-	-	•		pouse is filing with you. List the person shown in line 2 steed the creditor on <i>Schedule D</i> (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this in	formation to identify	your case:						
Debtor 1	Calvin		Swain					
DODIO! 1	First Name	Middle Name	Last N	ame		Che	ck if this is:	
Debtor 2	N	NO LIU NI					An amended filing	
(Spouse, if filing)	First Name	Middle Name	Last N	ame			Ğ	t notition abantar 13
United States the:	Bankruptcy Court for	Northern	_ District of Illi				A supplement showing pos expenses as of the following	
Case number			(3	state)				
(If known)							MM / DD / YYYY	
Official	Form 106I							
Schedu	le I: Your In	come						12/15
information a spouse. If mo number (if kr	about your spouse. I	f you are separated and , attach a separate she y question.	d your spous	se is	not filing w	ith you, do	r spouse is living with yon not include information on all pages, write your i	about your
1. Fill in you	ır employment		Debtor 1				Debtor 2	
information	on.	Employment status		1				
	e more than one job, eparate page with	zmproyment etatae	☐ Emplo	-	ad		Employed Not Employed	
informatio	n about additional		▼ NOT EI	прюу	eu		V Not Employed	
employers		Occupation						
Include pa	art time, seasonal, or	Employer's name					<u>.</u>	
	n may include student	Employer's address						
	aker, if it applies.		Number Str	Number Street			Number Street	
							_ =	
			City		State	Zip Code	City Stat	e Zip Code
		How long employed						
		there?						
Part 2: Giv	e Details About N	Ionthly Income						
	onthly income as of t ss you are separated.	he date you file this forn	n. If you have	nothi	ng to report	for any line, v	vrite \$0 in the space. Incluc	le your non-filing
	r non-filing spouse have attach a separate she		combine the	inforr	nation for all	employers fo	r that person on the lines b	elow. If you need
					For De	btor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo		2.		\$0.00	\$0.00	
	e and list monthly over	time pav.		3.		+ \$0.00	+ \$0.00	
	te gross income. Add li			4.		\$0.00	\$0.00	

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Debtor 1Calvin First Name Middle Name	Swain Last Name	Case numb	er (if	
riist Name iviluale Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$0.00	\$0.00	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance	5e.	\$0.00	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	\$0.00	
5g. Union dues	5g.	\$0.00	\$0.00	
5h. Other deductions. Specify:	5h.	+ \$0.00	+ \$0.00	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.	+5f + 5g 6.	\$0.00	\$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$0.00	\$0.00	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
gross receipts, ordinary and necessary business expenses, a				
the total monthly net income.	8a.	\$0.00	\$0.00	
8b. Interest and dividends	8b.	\$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, dependent regularly receive Include alimony, spousal support, child support, maintenan				
divorce settlement, and property settlement.	ce, 8c.	\$0.00	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	\$0.00	
8e. Social Security	8e.	\$643.00	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (bene under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income	-	\$0.00	\$135.00	
8g. Pension or retirement income	8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify:	8h.	+ \$0.00	+ \$0.00	
9. Add all other income Add lines $8a + 8b + 8c + 8d + 8e + 8f + 8$	8g + 8h. 9.	\$643.00	\$135.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. g spouse	\$643.00	+ \$135.00	= \$778.00
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of your friends or relatives. Do not include any amounts already included in lines 2-10 or an arrest of the expenses that the expenses	our household, yo	our dependents, your room		
Specify:				11. + \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical				12. \$778.00 Combined monthly income
13. Do you expect an increase or decrease within the year aft No. Yes. Explain:	er you file this fo	orm?		monthly income

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		Doo	cument Page 31 of 7	1		
Fill in this infor	mation to identify you	case:				
Debtor 1	Calvin		Swain			
D. I	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing		
United States B	ankruptcy Court for the	e: Northern	District of Illinois (State)	A supplement show expenses as of the		n chapter 13
Case number			(Otato)	MM / DD / NOO/		
				MM / DD / YYYY		
Official	Form 106J					
Schedul	e J: Your Ex	penses				12/15
information. If (if known). Ans		d, attach another sheet to th	are filing together, both are equanis form. On the top of any addition		-	nber
1. Is this a join		<u>oid</u>				
•	to line 2					
		separate household?				
	7 No	coparato nouconolar				
L	_	file Official Forms 106 LO. Fu	annon for Congreta Household of Dol	ator 2		
L			penses for Separate Household of Del	olor 2.		
-	e dependents?					
Do not list D Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depender with you?	ıt live
	enses include f people other	No				
than yourself and	t vour	Yes				
dependents	-					
Part 2: Estir	nate Your Ongoing	g Monthly Expenses				
	f a date after the bar		s you are using this form as a supp upplemental Schedule J, check th			ıe
		-cash government assistand I it on Schedule I: Your Incor			Your	expenses
	or home ownership or the ground or lot. 4.	expenses for your residence.	Include first mortgage payments and	i	4.	\$200.00
•	uded in line 4:				4.	
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Calvin
 Swain
 Case number (if known)

 Last Name
 Last Name

i iist Naine Milutie Naine Last Naine		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$30.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$20.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$243.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$10.00
10. Personal care products and services	10.	\$10.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$50.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$65.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	40	
	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.		\$0.00
20c. Property, homeowner's, or renter's insurance	20b	
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
250. Tomos a accompany of contact minute acco	20e	\$0.00

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Debtor 1				Swain	Case number (if known)		
	First Na	ame	Middle Name	Last Name			
21. Othe	r. Spec	ify:				21	\$0.00
		our monthly expens	ses.				\$628.00
		es 4 through 21.			\$0.00		
		` .	,	from Official Form 106J-2			\$628.00
22c. /	Add line	e 22a and 22b. The re	esult is your monthly exp	enses.		22.	
23.Calcu	ılate y	our monthly net inc	ome.				
23a. (Copy lii	ne 12 (your combined	d monthly income) from	Schedule I.		23a	\$778.00
23b.	Сору у	our monthly expense	es from line 22 above.			23b	\$628.00
			nses from your monthly in	ncome.			\$150.00
	The res	sult is your monthly n	et income.			23c	
For e	exampl	e, do you expect to fi	nish paying for your car l	ses within the year after oan within the year or do y nodification to the terms of	ou expect your		
	es [
		Explain here:					

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Fill in this information to identify your case:							
Debtor 1	Calvin		Swain				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(Otalo)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and							
×	/s/ Calvin Swain	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 8/20/2018	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill in th	is infor	mation to identify your c	ase:						
Debtor	1	Calvin		S	Swain				
Debtor 2	n	First Name	Middle I	Name L	ast Name				
(Spouse, i		First Name	Middle N	Name L	ast Name				
United S	States B	ankruptcy Court for the:	Northern	District	t of Illinois				
Case nu (If known)					(State)				
Offic	cial	Form 107				_			Check if this is a amended filing
State	eme	nt of Financia	l Affairs f	or Individu	uals Filin	g for Ba	ankrur	otcv	04/1
Be as co	omplet	te and accurate as po f more space is neede own). Answer every qu	ssible. If two m d, attach a sepa	arried people are	e filing togethe	er, both are	equally re	sponsible for su	
Part 1:	Give	Details About Your	Marital Status	and Where You	u Lived Before)			
1. W	/hat is	your current marital sta	itus?						
	Mar Not	ried married							
2. D	— Jurina t	he last 3 years, have yo	u lived anywhere	other than when	e vou live now?				
		. List all of the places yo	u lived in the last	t 3 years. Do not i	nclude where yo	ou live now.			
	Deb	tor 1:		Dates Debtor 1 there	lived Debt	tor 2:			Dates Debtor 2 lived there
					s	Same as Debt	or 1		Same as Debtor 1
	Nun	nber Street		From	Num	ber Street			From To
	City	State	Zip Code		City		State	Zip Code	
						Same as Debt	or 1		Same as Debtor 1
	Nun	nber Street		From	Num	ber Street			From To
	City	State	Zip Code		City		State	Zip Code	
	d territor	e last 8 years, did you e ies include Arizona, Califo Make sure you fill out So	mia, Idaho, Louis	siana, Nevada, New	Mexico, Puerto F				mmunity property states

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Debtor 1 Calvin Swain Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages. Wages. For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$4,501.00 2018 YTD SSI From January 1 of current year until the date you filed for bankruptcy: 2017 Estimated SSI \$6,600.00 For last calendar year: (January 1 to December 31, 2016 Estimated SSI \$4,200.00 For the calendar year before that: (January 1 to December 31, 2016

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Debtor 1 Calvin Swain Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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				0	ain	Case number	(II KIIOWII)
	First Name		Middle Name	Last	t Name		
rp er	ders include your orations of which	relatives; a n you are a for a busin	ny general partners n officer, director, ess you operate as	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing odomestic support obligations,
7	No						
j	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
•	Number Street						
	City	State	Zip Code				
	Insider's Name						
•	Number Street						
	City	State	Zip Code				
nsic	der?	-					n account of a debt that benefited an
_	No Yes. List all pay	ments that	ranteed or cosigne t benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Ĭ		ments that	_	ider. Dates of		-	
Ĭ	Yes. List all pay	ments that	_	ider. Dates of		-	
=	Yes. List all pay	ments that	_	ider. Dates of		-	
	Yes. List all pay Insider's Name Number Street		t benefited an ins	ider. Dates of		-	
	Yes. List all pay Insider's Name Number Street City		t benefited an ins	ider. Dates of		-	
	Yes. List all pay Insider's Name Number Street City Insider's Name		t benefited an ins	ider. Dates of		-	

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Debtor 1 Calvin Swain Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	otor 1 Calvin	Swain	Case number (if known)	
	First Name Middle Nar	me Last Name		
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment be		ank or financial institution, set off any amo	ounts from your
	No Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Co	ode		
12.	Within 1 year before you filed for bankrupt appointed receiver, a custodian, or anothe		possession of an assignee for the benefit o	f creditors, a court-
	✓ No ☐ Yes			
Part	rt 5: List Certain Gifts and Contribution	าร		
13.	Within 2 years before you filed for bankru	ptcy, did you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$ per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Co	ode		
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Co	ode		
	Person's relationship to you			

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btor 1	Calvin		Swain	Case number (if know	vn)	
	First Name	Middle Name	Last Name			
Wi	thin 2 years before you file	ed for bankruptcy, did	l you give any gifts or contribut	ions with a total value	of more than \$600	to any charity?
~	No					
Ė	Yes. Fill in the details for	each gift or contributi	ion			
		_				
	Gifts or contributions to that total more than \$60		Describe what you contrib	outed	Date you contributed	Value
	that total more than \$60	JU			contributed	
			_			
	Charity's Name					
	-		_			
	Number Street		_			
			_			
	City State	Zip Code				
t 6:	List Certain Losses					
	mbling? No	,,,,,	nce you filed for bankruptcy, di		, ,	
	Yes. Fill in the details.					
	Describe the property yo	ou lost and	Describe any insurance c	overage for the loss	Date of your	Value of property
	how the loss occurred	ou root und	Include the amount that ins		loss	lost
			pending insurance claims o	n line 33 of <i>Schedule</i>		
			A/B: Property.			
	List Certain Payments				_	
	No					
✓	Yes. Fill in the details.					
			Description and value of a	ny property	Date payment	Amount of
			transferred		or transfer	payment
					was made	
	Semrad Law Firm		Attorney's Fee - 400.00		8/3/2018	\$400.00
	Person Who Was Paid					
	20 S. Clark Street		-			
	Number Street					
	28th Floor		_			
	Chicago Illinois	60603				
	City State	Zip Code	-			
			_			
	Email or website address					
	Person Who Made the Pay	ment if Not You	-			
	i bisoni vviio ividue tile Pay	AMOUTOU				
	-		_			
	Person Who Was Paid					
	Number Street		-			
	Number Street					
	-					
			-			
			- -			
	City State	Zip Code	- -			
		Zip Code	- - -			
	City State Email or website address	Zip Code	- - -			
		· ·	- - -			

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or 1 Calvin	Swain Ca	se number <i>(if known)</i>	
First Name Middle Name	Last Name		
help you deal with your creditors or to make payr	nents to your creditors?	alf pay or transfer any property to any	one who promised to
✓ No			
Yes. Fill in the details.			
	Description and value of any prop transferred	erty Date payment or transfer was made	Amount of payment
Person Who Was Paid	-		
Number Street	-		
City State Zip Code	-		
Include both outright transfers and transfers made as and transfers that you have already listed on this state No	security (such as the granting of a security	r interest or mortgage on your property).	Do not include gifts
Yes. Fill in the details.			
	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date d transfer was made
Person Who Received Transfer	-		
Number Street	-		
City State Zip Code Person's relationship to you	-		
Person Who Received Transfer	-		
Number Street	_		
City State Zip Code Person's relationship to you	-		
Within 10 years before you filed for bankruptcy, d beneficiary? (These are often called asset-protection devices.)	id you transfer any property to a self-se	ettled trust or similar device of which	you are a
✓ No			
LI 163. I III III die detalls.	Description and value of the pro	perty transferred	Date transfer was made
Name of trust			
	Mithin 1 year before you filed for bankruptcy, did help you deal with your creditors or to make pay to not include any payment or transfer that you listed. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code Mithin 2 years before you filed for bankruptcy, did the ordinary course of your business or financial anclude both outright transfers and transfers made as and transfers that you have already listed on this state. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Mithin 10 years before you filed for bankruptcy, doeneficiary? These are often called asset-protection devices.) No Yes. Fill in the details.	First Name	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone or continued any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transfer any property to anyone, other than property transfers was made Person Who Was Paid Number Street City State Zip Code Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property described both output fransfers that so as security (such as the granting of a security interest or mortgage on your property) and transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property Person Who Received Transfer Number Street City State Zip Code Person Who Received Transfer Number Street City State Zip Code Person Who Received Transfer Number Street City State Zip Code Person Who Received Transfer Number Street Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which send files are often called asset-protection devices.) Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which send files are often called asset-protection devices.) Description and value of the property transferred

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Debtor 1 Calvin Swain Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Page 44 of 71 Document Debtor 1 Calvin Swain Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet**

City

State

Zip Code

State

Zip Code

City

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Deb		Calvin			Swain		Case number (if known)	
		First Name		Middle Name	Last Name				
26.	Hav		y in any judici	al or administr	ative proceeding u	ınder any environi	mental law? Ir	nclude settlements and ord	ers.
		No Yes. Fill in the det	ails.						
		0			Court or agency		Nature	of the case	Status of the case
		Case title			Court Name		_		Pending
		Case number			NumberStreet		_		On appeal Concluded
		_			City Stat	•			
Part	11:	Give Details Al	oout Your B	usiness or Co	nnections to An	y Business			
27.	Witt	A sole propri A member of A partner in a An officer, di An owner of a	etor or self-en a limited liabi a partnership rector, or mar at least 5% of	nployed in a tra lity company (L naging executiv the voting or e	ade, profession, or LC) or limited liabil re of a corporation quity securities of a	other activity, eith lity partnership (LL a corporation	er full-time or	connections to any busines part-time	s?
	Ш	res. Oneck all the	αι αρριγ ασον			nature of the bus	einaee	Employer Identification	number Do not
					Describe the	rilature of the bus	5111033	include Social Security	
		Business Name			_			EIN:	
		Number Street			Name of acc	ountant or bookk	eeper	Dates business existed	
		City	State	Zip Code				From To	
					Describe the	nature of the bus	siness	Employer Identification include Social Security in	
		Business Name			_			EIN:	
		Number Street			Name of acc	ountant or bookk	eener	Dates business existed	
		City	State	Zip Code		ountain of Books	ССРСІ	From To	
					Describe the	e nature of the bus	siness	Employer Identification include Social Security in	
		Business Name						EIN:	
		Number Street			Name of acc	ountant or bookk	eeper	Dates business existed	
		City	State	Zip Code	_			From To	

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Debte	or 1	Calvin			Swain	Case number (if known)
	Ī	First Name		Middle Name	Last Name	
		ditors, or othe	-		u give a financial statemen	t to anyone about your business? Include all financial institutions,
					Date issued	
					2410 100404	
		Name			MM/DD/YYYY	
		Number Str	eet		-	
					_	
		City	State	Zip Code		
Part	12:	Sign Below	,			
				nes up to \$250,000, o	or imprisonment for up to 2	y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Si	gnature of Debte			Signature of Debtor 2
		Da	ate 8/20/2018			Date 8/20/2018
D	id yo	ou attach add	itional pages t	o Your Statement of	Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
Ī.	7 N	lo				
Ē	Y	es				
D	id yo	ou pay or agre	e to pay some	one who is not an att	orney to help you fill out ba	inkruptcy forms?
Ŀ	N	lo				
	Y	es. Name of p	erson			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distr	ict of Illinois	
n re	Calvin Swain		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered on behalt	year before the filing of the	petition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$400.00
	Balance Due			\$3,600.00
2	2. The source of the compensation pai	d to me was:		
	✓ Debtor	Other (specify)	
3	3. The source of the compensation pai	d to me is:		
	✓ Debtor	Other (specify)	
4	I. I have not agreed to share the all members and associates of my	oove-disclosed compensation aw firm.	on with any other person unless the	ey are
		w firm. A copy of the agreen	vith a other person or persons who nent, together with a list of the nam	
5	5. In return for the above-disclosed fee	, I have agreed to render leg	al service for all aspects of the banl	kruptcy case, including:
	 a. Analysis of the debtor's final bankruptcy; 	ncial situation, and rendering	g advice to the debtor in determinin	ng whether to file a petition in
	b. Preparation and filing of any	petition, schedules, stateme	ents of affairs and plan which may l	be required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings a	nd other contested bankruptcy mat	ters;
6	6. By agreement with the debtor(s), the	above-disclosed fee does r	not include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a comple stor(s) in this bankruptcy proceedings.	te statement of any agreeme	ent or arrangement for payment to r	me for representation of the
	8/20/2018		/s/ Elizabeth Placek	
_	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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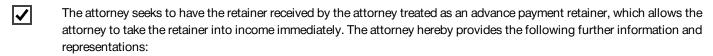
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$343.47
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$33.47 for expenses, leaving a balance due of \$3,943.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/20/2018	
Signed:		
/s/ Calv	in Swain	
		/s/ Elizabeth Placek
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Swain, Calvin	Casa No	
Debtor(s)	Case No.	
	Chapter.	Chapter13
VERIFIC	ATION OF CREDITOR MAT	TRIX
	that the attached list of creditors is t	rue and correct to the best of their
8/20/2018	/s/ Swain, Calvin Swain, Calvin	n
	Debtor(s) VERIFIC e above named Debtors hereby verify	Debtor(s) Chapter. VERIFICATION OF CREDITOR MA e above named Debtors hereby verify that the attached list of creditors is the standard process. 8/20/2018 /s/ Swain, Calvi

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654 Case 18-23413 Doc 1 Filed 08/20/18 Entered 08/20/18 09:21:20 Desc Main Document Page 59 of 71

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$343.47
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$33.47 for expenses, leaving a balance due of \$3,943.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/3/2018	
Signed:		
/s/ Calvi	n Swain	
	hi fivi	/s/ Elizabeth Placek
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Calvin Swain,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$150.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$400.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$141.00 monthly. Firm's fees will be paid in full approximately in May 2021.
- 3. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Attorney

Accepted:

Calvin Swain

Date:

3-8-2018

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Debtor 1 Calvin First Name	Swa	0400	number (if known)		
	Middle Name Last lestions for Reporting Purposes	Name			
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pri No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bu money for a business or inve No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you of	marily for a personal, fam siness debts? Business of stment or through the op	nily, or household purpos debts are debts that you peration of the business	incurred to obtain or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter Yes. I am filing under Chapter 7. expenses are paid that fund No. Yes.	Do you estimate that after ar	ny exempt property is excl Ite to unsecured creditors?	uded and administrative ?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,00	01-50,000 01-100,000 ethan 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million \$1,00	0,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion than \$50 billion	
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	0,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion than \$50 billion	
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Calvin Swain Signature of Debtor 1 Signature of Debtor 2				
	Executed on 8/3/2018 MM / DD / YY	M	Executed on	/DD/YYYY	

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Fill in this infor	mation to identify your	case:	Karasa da santa ana		
Debtor 1	Calvin		Swain		
	First Name	Middle Name	Last Name	-	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States B	ankruptcy Court for the	Northem	District of Illinois		
_			(State)	-	
Case number (If known)			•	_	
(·······					
Official	Form 106De	ec			Check if this is an amended filing
Declarati	ion About an	Individual Debto	or's Schedules		12/15
If two married p	people are filing togeti	her, both are equally respons	sible for supplying correct in	formation.	
You must file the	nis form whenever you	file bankruptcy schedules or	r amended schedules. Makir	ng a false statement, concealing prop 50,000, or imprisonment for up to 20 y	erty, or obtaining ears, or both. 18
Part 1: Sign	Below	1			
Did you pa	y or agree to pay som	eone who is NOT an attorne	y to help you fill out bankrup	otcy forms?	
✓ No					
Yes. N	lame of person		Attach Bankruptcy Petiti Signature (Official Form	ion Preparer's Notice, Declaration, and 119).	

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

that they are true and correct.

X /s/ Calvin Swain Signature of Debtor 1

Date 8/3/2018

MM/DD/YYYY

Signature of Debtor 2

MM/DD/YYYY

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Debt	tor 1 Calvin	Swain	Case number (if known)				
	First Name Middle Name	Last Name					
28.	creditors, or other parties. No	give a financial statement t	o anyone about your business? Include all financial institutions,				
	Yes. Fill in the details below.						
		Date issued					
	Name	MM/DD/YYYY					
	Number Street						
	Named Stock						
	City State Zip Code						
A low	Olem Dellem						
Part	12: Sign Below						
tı	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	Signature of Debtor 1		Signature of Debtor 2				
	Date 8/3/2018		Date 8/3/2018				
D	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
Γ.	ZI No						
- 1	Yes						
-							
D	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
Ľ	√ No						
Ē	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

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Debto	or 1	Calvin		Swain	Case nu	umber	
Par	t 6:	First Name	Middle Name	Last Name	(if known)		,
rai	ι ο.	Executory Contract	s and Unexpired Leas	es			
6.1	The exe	ecutory contracts and ured leases are rejected.	unexpired leases listed be . Check one.	low are assumed and	will be treated a	s specified. All other execu	itory contracts and
	☐ No	ne. If "None" is checked,	the rest of § 6.1 need not l	be completed or reprodu	ced.		
	con	sumed items. Current ins atrary court order or rule. And by the debtor(s).	stallment payments will be o Arrearage payments will be o	lisbursed either by the tr disbursed by the trustee.	ustee or directly b The final column	y the debtor(s), as specified b includes only payments disb	elow, subject to any ursed by the trustee rather
	Name o	f creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage	Estimated total payments by trustee
	Chicago	Housing Authority	Month to month lease	\$200.00	\$0.00	section if applicable)	\$0.00
				Disbursed by:			<u> </u>
				Trustee Debtor(s)			
Par	t 7:	Vesting of Property	of the Estate				
7.1	Propert	y of the estate will vest	t in the debtor(s) upon.				
	Check ti	he applicable box:					
		n confirmation. y of discharge er					
Par	t 8:	Nonstandard Plan P	rovisions				
8.1	Check "	'None" or List Nonstand	dard Plan Provisions				
	✓ Non	ne. If "None" is checked,	the rest of Part 8 need not L	be completed or reprodu	ced.		
Par	t 9:	Signature(s):					
9.1		res of Debtor(s) and De	btor(s)' Attorney				
f the Debtor(s) do not have an attomey, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if any, must sign below.							
~	Signati	ure of Debtor 1	wa -	x	<u> </u>		
	Execute	7 5	-2016		Signature of Deb	for 2	
	LAGGG	MM9DI	D/MMY O		Executed on	MM / DD / YYYY	
×		beth Placek	3-8		Date	8/3/2018	
	Signatu	are of Attorney for Debtor	(s)			MM / DD / YYYY	

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

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Debt	or 1 Calvin First Name	Middle Name	Swain Last Name	Case number (if known)	
16.	Calculate the median for	amily income that applies to y			
	16a. Fill in the state in wh				
			Illinois		
		f people in your household.	2		
	household	mily income for your state and si		Bak of an Bakki	\$68,687.00
		ied in the separate instructions fo	or this form. This list may	list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	
17.	How do the lines compa		х.	,,	
	17a. Line 15b is less under 11 U.S.C	than or equal to line 16c. On the first state of th	e top of page 1 of this fo NOT fill out <i>Calculation</i>	rm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. 9 1325(1	re than line 16c. On the top of pa b)(3). Go to Part 3 and fill out (r current monthly income from lin	Calculation of Disposat	box 2, <i>Disposable income is determined under 11</i> le Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4	()	
18.		monthly income from line 11.			\$135.00
19.	Deduct the marital adju commitment period unde	stment if it applies. If you are in the state of the stat	married, your spouse is r you to deduct part of you	ot filing with you, and you contend that calculating the or spouse's income, copy the amount from line 13.	
		nent does not apply, fill in 0 on li			-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$135.00
20.	Calculate your current i	monthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$135.00
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the yea	r for this part of the form		\$1,620.00
	20c. Copy the median fan	nily income for your state and siz	e of household from line	116c,	\$68,687.00
21.	How do the lines compa	re?			
	Line 20b is less than commitment period is	line 20c. Unless otherwise ordere 3 3 years. Go to Part 4.	ed by the court, on the to	p of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment p</i>	or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box	
Part 4	Sign Below				
	By signing here I dec	are under penalty of perior, that	Ab - 1-4		
	by digiting ficie, 1 dec	late under penalty of perjury that	the information on this s	tatement and in any attachments is true and correct.	
	🗶 /s/ Calvin Swa	in OS	×		
	Signature of Debt	or 1	Sig	nature of Debtor 2	
	Date 8/3/2018	_	Da	e	
	MM/DD/YY	YY		MM/DD/YYYY	
	If you checked 17a, do If you checked 17b, fill above.	o NOT fill out or file Form 122C- I out Form 122C-2 and file it wit	2. n this form. On line 39 o	f that form, copy your current monthly income from line	e 14